

IN THE UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF OHIO  
EASTERN DIVISION, CLEVELAND

In re:	)	CHAPTER 13
	)	
Eric and Amy McCrann	)	CASE NO. 07-15671
	)	
Debtor(s)	)	JUDGE: Pat E. Morgenstern-Clarren
	)	

Mr. and Mrs. McCrann's Response in Opposition to the Trustee's Objection to Plan Confirmation

Mr. and Mrs. McCrann respectfully oppose the Trustee's objection to plan confirmation.

The Trustee states three bases:


First, the trustee states that he has not received a title for each vehicle and evidence of insurance for each vehicle. The trustee was supplied with title to the 1992 Mustang on August 31, 2007. The 2006 Ford Explorer is a leased vehicle which is being surrendered in this proceeding. The certificate of registration is attached. The certificate of registration identifies the vehicle, the owner, the status as a leased vehicle, and the identity of the lessors. The title to the 1999 Chevrolet S 10 Pick Up has not yet been supplied because the vehicle was a recent purchase. Proof of current insurance for all vehicles also is attached hereto.

Second, the trustee disagrees with the computation of disposable income. Mr. and Mrs. McCrann stand by their computation of disposable income and disagree with the trustee's position.

Third, the trustee disagrees with the treatment of the surrendered real estate as an unsecured claim. It is impossible at this time to know how much, if any, the mortgage lender will receive for the sale of the collateral which secures the payment on the note. The collateral has defects which make sale unlikely; Mr. and Mrs. McCrann have been abandoned the real estate as unsafe to live in. Mr. and Mrs. McCrann believe their position is correct.

WHEREFORE, Mr. and Mrs. McCrann respectfully request that the trustee's objection to plan confirmation be overruled.

Respectfully submitted,

  
/s/Susan M. Gray (0062356)  
Susan M. Gray –Attorney at Law  
Attorney for Eric and Amy McCrann  
21330 Center Ridge Road, #11  
Rocky River, Ohio 44116  
Phone (440) 331-3949  
Fax (440) 331-8160



# STATE OF OHIO - BUREAU OF MOTOR VEHICLES

## CERTIFICATE OF REGISTRATION

PLATE NO.: DSB8338 REG. DATE: 02/20/2007 EXP. DATE: 02/20/2008 ISSUE DATE: 02/20/2007 APP NO.: 442870AN  
 VALIDATION NO.: R02DSB8338 ELECTRONIC POA AGENCY: 4723  
 LESSEE NAME: ERIC A MCCRANN VEHICLE OWNERSHIP: LEASE USER ID: KI  
 LESSOR: CAB EAST LLC OLD APP NO.: 559394AC  
 OLD PLATE: DSB8338

LESSEE ADDR: 47 EDGEWOOD DR  
 CITY: GRAFTON LESSOR ADDR: 260 INTERSTATE N CIR NW  
 STATE OH ZIP: 44044-1521 ADD. CITY: ATLANTA  
 TAX DISTRICT: CARLISLE TOWNSHIP ADD. STATE: GA ADD. ZIP: 30339  
 COUNTY: LORAIN  
 INSIDE CORP LIMIT: NO VEHICLE CLASS: PASSENGER  
 VEHICLE YEAR: 2006 ODOMETER READING: 49  
 BODY TYPE: SW MAKE: FORD

CERTIFICATE TITLE NO.: 4701739776 PLATE TYPE: SUNBURST  
 VEH. SERIAL NO.: 1FMBL74E26UA76289 REG TYPE: RENEWAL  
 PURCHASE DATE: 02/21/2006 SUSPENSION/REVOCATION: NO  
 NEW PRIOR OPERATION: YES  
 FEES PAID: YES

STATE FEES:  
 LOCAL TAX: \$  
 REFL/CO. FEE: \$  
 DEPUTY FEE: \$  
 TOTAL FEES:

In Ohio, it is illegal to drive any motor vehicle without insurance or other financial responsibility (FR) coverage.

It is also illegal for any motor vehicle owner to allow anyone else to drive the owner's vehicle without FR coverage.

- PROOF OF COVERAGE IS REQUIRED: Whenever a police officer issues a traffic ticket\* At all vehicle inspection stops\* Upon traffic court appearances\* Upon ran checks by the Registrar of Motor Vehicles.
- ANY DRIVER OR OWNER WHO FAILS TO SHOW PROOF OF INSURANCE OR OTHER COVERAGE WILL: Lose his or her driver license for 90 days on 1st offense, one year on second offense\* Lose his or her license plates and vehicle registration\* Pay reinstatement fees of \$75.00 on first offense, \$250.00 for second off and \$500.00 on any additional offense\* Pay a \$50.00 penalty for any failure to surrender his or her driver license, license plates or registration AND\* Be required to

07/12/2007 07/12/2007 08/10/2007 RD000275

ERIC M MCCRANN

13417 WHITEHEAD RD

LAGRANGE

OH

44085

RQ 86538

\$10.50

M731616

1GCTT19WXX8186059

1999 CHEVROL 2 DC

TRI COUNTY CARS INC.

5033 DETROIT ROAD

SHEFFIELD OH 4

07/12/2007

DATE



## AMERICAN NATIONAL PROPERTY AND CASUALTY CO

POLICY NUMBER

34-A-L53-957-2

POLICY TERM

06-03-07 TO 12-03-07

AND SUBSEQUENT RENEWALS

THIS AMENDED DECLARATION

REPLACES ALL PRIOR DECLARATIONS, IF ANY, AND WITH POLICY PROVISIONS AND ANY ENDORSEMENTS ISSUED TO FORM A PART THEREOF COMPLETES THIS FAMILY AUTOMOBILE POLICY.

CASHBACK

1949 E. SUNSHINE  
SPRINGFIELD, MISSOURI 65808-0001 (417) 887-0220

DISCOUNT(S): PASV RESTRNT, MULTI-CAR, P.A.C., TICKET-FREE, COMP-CLAIM FREE

CHANGE EFFECTIVE 07-13-07.

NAMED INSURED AND P.O. ADDRESS

MCCRANN, ERIC M

47 EDGEWOOD DR

GRAFTON OH 44044-1521

CHNGS: VEH, COV, LIEN

AGENT

FOR CUSTOMER SERVICE, CALL:

440-327-2533  
D8343-P 1-460

PREMIUM TO BE PAID BY EASY PAY PLAN: 0369414 AGENT

DEREK BRINER

NUM	DR	DESCRIPTION	ID NUMBER	SYM	BANDS	TERR	CLASS
1	2	1992 FORD MUSTANG GT CV	1FACP45E9NF145620	27	L3-P3	04	5VG02M
2	1	2006 FORD EXPLORER	1FMEU74E26UA76289	08	L1-P2	04	5YG05D
3	0	1999 CHE S10 EXT CAB 4	1GCCT19WXX8186059	13	L3-P4	04	5WP02D

## A. BODILY INJURY LIABILITY - - - - - PREMIUM

LIMIT PER PERSON

LIMIT PER OCCURRENCE

## B. PROPERTY DAMAGE LIABILITY - - - - - PREMIUM

LIMIT PER OCCURRENCE

## UNINSURED MOTORISTS COVERAGE - - - - - PREMIUM

LIMIT PER PERSON

LIMIT PER ACCIDENT

## D. COMPREHENSIVE - - - - - PREMIUM

DEDUCTIBLE PER OCCURRENCE

ADDED COVERAGE ENDORSEMENT

## E. COLLISION - - - - - PREMIUM

DEDUCTIBLE PER OCCURRENCE

ADDED COVERAGE ENDORSEMENT

## K. RENT OF AUTO RENTAL EXPENSE - - - - - PREMIUM

LIMIT PER DAY

## C. MEDICAL PAYMENTS - - - - - PREMIUM

LIMIT PER PERSON

## I. TOWING &amp; LABOR/WINDSHIELD - - - - - PREMIUM

LIMIT

1/AUTO	2/AUTO	3/PICKUP
\$116.00	\$151.00	\$116.00
100,000	100,000	100,000
300,000	300,000	300,000
\$70.00	\$90.00	\$70.00
100,000	100,000	100,000
\$43.00	\$43.00	\$56.00
100,000	100,000	100,000
300,000	300,000	300,000
\$28.00	\$16.00	\$19.00
500	500	500
NO	NO	NO
\$105.00	\$139.00	\$84.00
500	500	500
NO	NO	NO
INCLUDED	INCLUDED	INCLUDED
\$25	\$25	\$25
\$13.00	\$20.00	\$16.00
5,000	5,000	5,000
\$9.00	\$9.00	\$9.00
100	100	100

TOTAL \$384.00 \$468.00 \$370.00

1 M MCCRANN ERIC M PRIN 2 F MCCRANN AMY PRIN

VEH 2 FORD MOTOR CREDIT  
PO BOX 5245  
SPRINGFIELD OH 45501VEH 1 CITI FINANCIAL  
1001 E. BROAD ST  
ELYRIA OH 44035VEH 3 ADDL INS/LIENHOLDER  
CREDIT ACCEPTANCE  
25505 W 12 MILE RD  
SOUTHFIELD MI 48034

SA281 POL 05-05

SA321 2 08-88

SA4050H 1,2,3 10-02

\$1,222.00

\$1,222.00

DATE  
PRINTED

07-13-07

69F-13-47

INSURED

AUTHORIZED REPRESENTATIVE

**SERVICE**

The undersigned certifies that a copy of the foregoing *Response in Opposition to the Trustee's Objection to Plan Confirmation* was served pursuant to the Court's electronic service system:

Office of the U.S. Trustee  
(served electronically)

Craig Shopneck, Chapter 13 Trustee  
(served electronically)

In addition, all other parties set on the Clerk of Court's electronic service list were served by the Clerk electronically.

/s/Susan M. Gray

Attorney for Eric and Amy McCrann

